

## UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TEXAS  
EL PASO DIVISIONIn re: HECTOR HERNANDEZ  
YADIRA HAYDEE HERNANDEZ  
Debtor(s)

Case No.: 19-31524-HCM

**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Stuart C. Cox, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2019.
- 2) The plan was confirmed on 12/11/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/31/2023.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 56,977.62.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$8,970.00
Less amount refunded to debtor:	\$15.70

**NET RECEIPTS:**

\$8,954.30

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,910.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$686.55
Other:	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION:**

\$3,596.55

Attorney fees paid and disclosed by debtor:	\$1,190.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANK CAPITAL SERVICES	Unsecured	NA	NA	NA	.00	.00
BHS PHYS NETWORK INC	Unsecured	3,158.32	NA	NA	.00	.00
CAPITAL ONE	Unsecured	600.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	Unsecured	6,491.00	6,491.09	6,491.09	90.62	.00
CAPITAL ONE BANK USA	Unsecured	4,294.00	4,294.24	4,294.24	59.95	.00
CAPITAL ONE BANK USA	Unsecured	662.00	662.39	662.39	5.04	.00
CEDAR ADVANCES ,LLC	Unsecured	NA	NA	NA	.00	.00
CHASE	Unsecured	3,547.18	NA	NA	.00	.00
CHASE	Unsecured	1,726.97	NA	NA	.00	.00
CITIBANK, N.A	Unsecured	8,193.00	8,193.78	8,193.78	119.88	.00
CITICARDS/CITIBANK	Unsecured	1,392.64	NA	NA	.00	.00
CITICARDS/CITIBANK	Unsecured	8,100.00	NA	NA	.00	.00
CLARK HILL STRASBURGER	Unsecured	NA	NA	NA	.00	.00
COMPLETE BUSINESS SOLUTIONS GRI	Unsecured	NA	.00	.00	.00	.00
CREDIT FIRST NATIONAL ASSOCIATION	Unsecured	5,202.00	NA	NA	.00	.00

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DEPT. OF ED/NELNET	Unsecured	6,422.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	6,296.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,620.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,611.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,597.00	NA	NA	.00	.00
DEPT. OF ED/NELNET	Unsecured	4,290.00	NA	NA	.00	.00
EL GALLITO INGLES	Unsecured	5,202.77	NA	NA	.00	.00
ELEMENT TRANSPORTATION II, LLC	Secured	NA	.00	.00	.00	.00
ELEMENT TRANSPORTATION II, LLC	Unsecured	35,257.25	NA	NA	.00	.00
EMERGENCY SERVICES OF TEXAS PA	Unsecured	NA	1,055.00	1,055.00	10.70	.00
EMERGENCY SERVICES OF TEXAS PA	Unsecured	1,055.00	NA	NA	.00	.00
ENGS	Unsecured	NA	NA	NA	.00	.00
ENGS COMMERCIAL FINANCE CO.	Unsecured	NA	220,487.75	220,487.75	1,129.49	.00
FINANCIAL PACIFIC LEASING	Secured	NA	.00	.00	.00	.00
FINANCIAL PACIFIC LEASING	Unsecured	41,163.77	NA	NA	.00	.00
FIRST LIGHT FEDERAL CREDIT UN.	Unsecured	12,907.95	12,907.95	12,907.95	195.27	.00
FNB EQUIPMENT FINANCE	Unsecured	NA	109,506.20	109,506.20	1,373.60	.00
FOX CAPITAL GROUP	Unsecured	NA	NA	NA	.00	.00
FREEDOM VISA	Unsecured	1,720.00	NA	NA	.00	.00
FREEDOM VISA	Unsecured	3,547.18	NA	NA	.00	.00
G.E.C.U.	Unsecured	5,014.00	5,082.26	5,082.26	70.95	.00
G.E.C.U.	Unsecured	NA	13,318.58	13,318.58	201.47	.00
HOSPITALS OF PROVIDENCE-EAST	Unsecured	675.00	NA	NA	.00	.00
HOSPITALS OF PROVIDENCE-EAST	Unsecured	675.00	NA	NA	.00	.00
JACK O'BOYLE & ASSOCIATES	Unsecured	NA	NA	NA	.00	.00
JAMES W. BREWER	Unsecured	NA	NA	NA	.00	.00
JAMES W. KING	Unsecured	NA	NA	NA	.00	.00
JAMES W. KING	Unsecured	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEM, LLC	Unsecured	NA	1,970.45	1,970.45	19.99	.00
JPMORGAN CHASE BANK NA	Unsecured	3,547.00	3,547.18	3,547.18	49.52	.00
JPMORGAN CHASE BANK NA	Unsecured	1,681.00	1,726.97	1,726.97	17.52	.00
KEMP SMITH	Unsecured	NA	NA	NA	.00	.00
LVNV FUNDING	Unsecured	1,086.72	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	1,392.00	1,392.64	1,392.64	14.13	.00
LVNV FUNDING, LLC	Unsecured	NA	1,086.72	1,086.72	11.03	.00
MACKIE WOLF ZIENTZ & MANN, P.C.	Unsecured	NA	NA	NA	.00	.00
MHC FINANCIAL SERVICES	Unsecured	NA	78,847.80	78,847.80	479.15	.00
MHC FINANCIAL SERVICES	Unsecured	NA	NA	NA	.00	.00
PACCAR FINANCIAL	Unsecured	NA	NA	NA	.00	.00
PACCAR FINANCIAL CORP.	Unsecured	NA	54,135.22	54,135.22	309.63	.00
PADFIELD & STOUT LLP	Unsecured	NA	NA	NA	.00	.00
PINNACLE CREDIT SERVICES	Unsecured	NA	790.38	790.38	5.26	.00

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PINNACLE CREDIT SERVICES	Unsecured	790.38	NA	NA	.00	.00
PLATINUM RAPID FUNDING GROUP	Unsecured	79,259.32	NA	NA	.00	.00
PLATINUM RAPID FUNDING GROUP, LTI	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,830.00	6,069.92	6,069.92	84.73	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,532.56	5,532.56	5,532.56	77.24	.00
PRYOR & MANDELUP, L.L.P.	Unsecured	NA	NA	NA	.00	.00
QUEEN FUNDING LLC	Unsecured	29,724.50	NA	NA	.00	.00
QUEEN FUNDING, LLC	Unsecured	NA	.00	.00	.00	.00
QUEST DIAGNOSTICS INCORPORATED	Unsecured	89.29	NA	NA	.00	.00
QUICKSPOT FUNDING	Unsecured	NA	NA	NA	.00	.00
REAGAN MCLAIN & HATCH, LLP	Unsecured	NA	NA	NA	.00	.00
RITCHESON, LAUFFER & VINCENT PC	Unsecured	NA	NA	NA	.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Priority	NA	900.00	900.00	900.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Secured	111,046.00	109,153.95	109,153.95	.00	.00
ROCKY MOUNTAIN MORTGAGE CO.	Secured	NA	.00	.00	.00	.00
SYNCB/CARE CREDIT	Unsecured	3,097.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	3,665.00	NA	NA	.00	.00
SYNCHRONY BANK	Unsecured	3,665.51	3,665.51	3,665.51	51.17	.00
TAX ASSESSOR-COLLECTOR	Priority	NA	NA	NA	.00	.00
TD AUTO FINANCE	Unsecured	65,973.58	NA	NA	.00	.00
TD AUTO FINANCE LLC	Unsecured	NA	12,715.66	12,715.66	69.95	.00
TD AUTO FINANCE LLC	Unsecured	NA	NA	NA	.00	.00
WELLS FARGO BANK	Unsecured	989.00	989.58	989.58	11.46	.00
WILCOX LAW, PLLC	Unsecured	NA	NA	NA	.00	.00

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WILCOX LAW, PLLC	Unsecured	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	109,153.95	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	109,153.95	.00	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	900.00	900.00	.00
<b>TOTAL PRIORITY:</b>	900.00	900.00	.00

**GENERAL UNSECURED PAYMENTS:**

554,469.83      4,457.75      .00

**Disbursements:**

Expenses of Administration:	\$3,596.55
Disbursements to Creditors:	\$5,357.75

**TOTAL DISBURSEMENTS:**

\$8,954.30

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 09/27/2023By: /s/Stuart C. Cox  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.